

A GREAT SALE OF SMALLER FARMS

Famous Brunswick County Plantation of 700 Acres Made Into Fourteen Farms.

The Virginia Farm Development Corporation is going to have a somewhat novel farm land sale in Brunswick county, on the 6th of May. At least, it is novel for Brunswick county. Several months ago this corporation bought the Lambert farm in that county, one of the old landmarks, containing 726 acres of as good land as is to be found anywhere in Virginia, and on it there is a splendid old Virginia country mansion, with all of the necessary barns, stables and other out-houses.

The corporation has surveyed the whole place and cut it up into smaller farms, ranging in size from 200 acres down to twenty-five acres. Thus, there are in all fourteen small farms, the largest being the one on which the old mansion stands and 200 acres are allotted to that. There are also five acres, thirty-five acres and down to twenty-five acres. The company proposes to have a big sale on the 6th of next month, and put these fourteen farms up at auction and the high bidder will get them. There is to be no by-bidding and no taking in.

These farms are about one mile from Warfield, an important station on the Seaboard Air Line Railway, and two miles from the interesting little town of Albemarle, which is the junction of the Seaboard and the Virginia Railway. Albemarle is already a small town, or large village, and the development recently made there and the plans on foot for further development are destined to make it a town and a manufacturing centre of no mean proportions. Warfield, too, is becoming ambitious and is already a right good trading point.

This business of buying up large and neglected farms and cutting them up into smaller places to meet the size of the pocketbooks of would-be young farmers is a line of business that promises very much for the future development of Old Virginia and should be encouraged. This will be the first effort along this line of the Virginia Farm Development Corporation, but not the last. I am sure that these fourteen farms, besides their convenience to railway shipping facilities, are right on the old Petersburg-Bayton Turnpike, which is now a first-class road, and the proposed road to be built in the proposed great "capital to capital" highway, a first-class road that will eventually run from Washington through Virginia and the Carolinas and down into Georgia via the capital cities of these States.

ON TO RICHMOND; LINCOLN HIGHWAY

Will always preserve the memories of her own heroes in a cloister inviolate from the outside world, she recognizes in Lincoln the most generous foe, and is glad to do him honor.

"Bring the Lincoln Highway to Richmond by all means, and commemorate the triumph of the great man's life rather than the tragedy, the goal achieved rather than the rugged road thereto, a united country rather than fratricidal strife. Let us memorialize not Richmond of the Confederacy, and Washington of the Union, but Richmond and Washington, one and inseparable, now and forever."

Steel Bill in Senate.

Washington, April 27.—The Underwood steel bill will be taken up for consideration by the Senate Monday, Senator Penrose, chairman of the Finance Committee, is not disposed to press the measure, since it has been generally reported to the Senate. Senator Simmons of North Carolina, in the absence of Senator Bailey, will take charge of the bill.

"Safe as the Safest"

STATEMENT OF THE FINANCIAL CONDITION OF

The Savings Bank of Richmond

LOCATED AT RICHMOND, IN THE COUNTY OF HENRICO, STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS, APRIL 18, 1912, MADE TO THE STATE CORPORATION COMMISSION.

RESOURCES.

Loans and Discounts	\$696,668.18
Mortgages on improved city real estate	983,834.80
Overdrafts secured, \$583.64; unsecured, \$431.73	\$1,015.37
Bonds, securities, etc., owned, including premium on same	42,750.00
Banking house and lot	27,000.00
Other real estate owned	3,908.00
Furniture and fixtures	0
Exchanges and checks for next day's clearings	1,791.69
Due from national banks	165,286.15
Paper currency	\$5,273.00
Fractional paper currency, nickels and cents	78.40
Gold coin	55.00
Silver coin	345.50
Total	\$1,928,258.09

LIABILITIES.

Capital stock paid in	\$200,000.00
Surplus fund	175,000.00
Undivided profits, less amount paid for interest, expenses and taxes	40,462.81
Dividends unpaid	22.50
Individual certificates of deposit	\$1,404,359.78
Demand certificates of deposit	11,975.43
Time certificates of deposit	0
Certified checks	71,989.85
Cashier's checks outstanding	15.00
Total	\$1,928,258.09

I, James M. Ball, Cashier, do solemnly swear that the above is a true statement of the financial condition of The Savings Bank of Richmond, located at Richmond, in the county of Henrico, State of Virginia, at the close of business on the 18th day of April, 1912, to the best of my knowledge and belief.

JAMES M. BALL, Cashier.

Correct—Attest:

F. SITTERDING,
H. SELDON TAYLOR,
R. F. PATTERSON,
THOS. L. MOORE,
Directors.

State of Virginia, City of Richmond:

Sworn to and subscribed before me by Jas. M. Ball, this 25th day of April, 1912.

My commission expires April 5, 1913.

GEO. W. WATT, Notary Public.

"Strong as the Strongest"

Steady, Persistent Saving

Piles up money with surprising swiftness. If your SAVINGS are deposited in the COMMONWEALTH BANK at Three Per Cent. Compound Interest their EARNINGS will count for much.

Save Two Dollars every week, for instance, and deposit it here at three per cent.

In five years you will have \$560.00, of which \$40.00 is interest earned.

Saving money in this way may be "old fashioned" in the opinion of some people, but it is the SURE way, and it is the way that nearly every modern fortune was started.

An increase of thirty-five per cent. in the deposits of this bank during the past eleven months indicates that Richmond people have confidence in what we say and what we do.

May we have your account?

Commonwealth Bank

12 NORTH NINTH STREET.

Assets Over One Million Dollars

WILLIAM L. WALTERS, President.

F. P. MCCONNELL, Vice-President.

S. E. WALTERS, Vice-President.

H. G. PROCTOR, Cashier.

BRANCHES:

102 East Broad Street,

Twenty-fifth and Broad Streets,

3914 Williamsburg Avenue.

VIEWS AND NEAR VIEWS

(Continued From First Page.)

place elsewhere. This farmer friend writes that he has tried the home-canning business and can endorse everything in that article. He offers it and these few remarks as a hint to his brother farmers.

The Lynchburg Plan.

I have had several letters asking for more information about the plan of the Lynchburg Chamber of Commerce, the plan of co-operating with near-by counties and getting them to co-operate with the Chamber in advertising the counties and bringing in more land buyers to cultivate the lands and make more productive. All that I know about it was published in the Industrial Section last Sunday, and I hereby refer the writers of the letters to E. H. Mayfield, of the Lynchburg Chamber of Commerce. It is encouraging to note that trade organizations in other towns are looking into the Lynchburg plan with a view to copying after it. It is to be hoped that the counties around those towns will become as much interested.

With the trucking season well on now there is the liveliest kind of business in Tidewater Virginia. The time is coming when the Tidewater section of Virginia will lead any other section of the civilized world in the trucking business. It is pretty close to the head of the class now.

And there has been no fruit-killing frost yet, and not likely to be. Don't try to make a frost scare when there is none. This is just a suggestion in the interest of common honesty. Besides, with weather bureaus convenient, folks in town know as much about frosts in the orchards as the orchardists do, and they can't be fooled.

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"Strong as the Strongest"

NEW INDUSTRIES OF THE PAST WEEK

Developmental Announcements From Various Sections of South.

Baltimore, April 27.—The Southern Industrial and other developmental enterprises announced in this week's issue of the Manufacturers' Record include the following:

Kentucky Portland Cement and Coal Company, Pine Hill, Ky., organized with \$2,100,000 capitalization to build plant with daily capacity of 2,000 barrels of Portland cement and to develop 1,200 acres of land for a daily capacity 500 tons of coal.

Riverside and Dan River Cotton Mills, Danville, Va., decided to invest \$250,000 for erecting an additional building, installing 10,000 spindles, taking out 414 old style looms and replacing them with 800 automatic looms, etc.; this company was reported as planning an expenditure of \$1,500,000 for further enlargements, but stated that no definite conclusion has been reached.

Greenwood Cotton Mills, Greenwood, S. C., called a meeting of stockholders for April 29 to vote on increasing capital stock from \$500,000 to \$900,000 in order to provide a 20,000 spindle and 500 loom addition.

Champion Fibre Company, Canton, N. C., was reported as planning an investment of \$750,000 to provide an electro-chemical plant to prevent its mill waste from polluting the waters of the Piggon River.

Interstate Power Company, Louisville, Ky., was incorporated with capitalization of \$500,000 to transmit electricity to small towns in Eastern Tennessee; has not yet decided whether to purchase electricity from existing companies, or to build its own hydro-electric plants.

Virginia Salt Company, Richmond, Va., was incorporated with \$200,000 capital stock by Richmond and New York capitalists to develop salt properties.

Kent Ocellating Cattle Guard Company, Johnson City, Tenn., organized with \$100,000 capital stock to manufacture iron cattle-guards.

Sloss-Sheffield Steel and Iron Company, Birmingham, Ala., appropriated \$500,000 for additional machinery and improvements at its coal and iron mines.

Tennessee Hydro-Electric Company, Nashville, Tenn., incorporated with \$100,000 capital stock to develop water powers and generate electricity for transmission to Chattanooga, Nashville and Knoxville.

Seaboard Oil and Guano Company, Chincoteague, Va., incorporated with \$500,000 capital stock to consolidate two established companies and build fish fertilizer factory, construct fishing station and wharf.

Virginia Ore Company, Staunton, Va., was incorporated with \$50,000 capital stock to develop iron properties.

Emerson Engine Company, Alexandria, Va., began construction of enlargement to plant for building gasoline engines, turbines, etc., new main shaft will be 115 by 151 feet, and of structural steel, etc.

Among the buildings of various kinds contracted for during the week were the following structures: \$100,000 hotel at Jacksonville, Fla.; \$150,000 government building at Miami, Fla.; \$20,000 school at Houston, Tex.; \$20,000 fraternal society building at McKinney, Tex.; \$15,000 church at Taylor, Tex.; \$20,000 apartment house at Bowling Green, Ky.; \$15,000 school dormitory at Tallahassee, Fla.; \$25,000 school at Cairo, W. Va.; \$25,000 church at Corpus Christi, Tex.; \$25,000 theatre at Pineville, Ky.; \$25,000 store and office building at Clearwater, Fla.; \$17,000 office building at Sumter, S. C.; \$50,000 hotel at Jacksonville, Fla.; \$100,000 railway station at Pensacola, Fla.; \$20,000 school building at Dillon, S. C.; two \$21,000 and one \$30,000 school buildings at Dallas, Tex.; \$27,000 school addition at San Marcos, Tex.; \$25,000 and \$40,000 dwellings at Roland Park, Baltimore, Md.; \$14,000 school dormitory at Valdosta, Ga.; \$30,000 store building at Baltimore, Md.; \$20,000 apartment building at Kansas City, Mo.; \$15,000 apartment building at Norfolk, Va.

This Bank

Is worthy of your trust and confidence because of its Safe, Conservative and Progressive.

Every dollar of our Capital and Surplus stands ready to protect every depositor.

Every director and stockholder is proud of the record that the bank is making, and every man connected with the bank has a vital, personal interest in YOUR prosperity.

We want your account because we can make the connection a profitable one for you and ourselves.

MANCHESTER NATIONAL BANK
F. P. McConnell, President
W. L. Walters, Vice-President
A. C. Adkins, Vice-President
D. C. Ballard, Cashier
W. J. Fisher, Asst. Cashier

DIRECTORS:
J. F. Ryland, J. P. Jones, W. L. Walters, H. A. Wells, Dr. E. T. Rucker, A. C. Adkins, J. P. Sadler, F. P. McConnell, C. T. Walters, R. H. Bruce, D. C. Ballard.

PLANTERS NATIONAL BANK,

Richmond, Va.,

solicits your business. Our capital, surplus and profits justify your account being placed with us.

Capital, \$300,000.00.

Surplus and Profits, \$1,350,000.00

Financial
Financial
Financial

The bank that means something to a community is the bank that does something for that community. THE CHRISTMAS SAVINGS CLUB IS IN KEEPING WITH OUR POLICY—"A Bank of the People, for the People."

1,800

Have Joined The

CHRISTMAS SAVINGS CLUB

START YOUR ACCOUNT TO-MORROW

AND GET A NICE BIG CHECK DECEMBER 11th.

Richmond Bank & Trust Co.

"A BANK OF THE PEOPLE; FOR THE PEOPLE,"

NORTHWEST CORNER ELEVENTH AND MAIN.

HELP WEAKENED WINTER WHEAT

The Process That Has Proven Good in Europe and in the West.

Henry G. Bell, agronomist of the Middle West Soil Improvement Committee, has issued a bulletin, primarily for the benefit of the wheat growers of his section, but in it there is some valuable information for Virginia wheat makers, for another year, not this year, for he is understood that Virginia wheat is farther advanced here than in the West. By request, extracts from the bulletin are here-with given.

"Winter wheat in bad condition" is the general report of the condition of this important cereal throughout the Middle West States. A large percentage of the millions of acres devoted to this crop is reported to be weak and to have been severely injured by adverse wintering conditions. In many places the ground is baking, and still further injury is threatened. Such serious conditions call for immediate action.

The farmer knows that the wheat plant requires heat, air, moisture and available plant food in order to live and make satisfactory growth. The lack of any one of these essentials means death to the crop. As the warm spring heats upon the parched wheat fields, it causes the evaporation of hundreds of barrels of water per day from a 50-acre field, because the water connection between the surface soil and the water supply below is complete. Now, to stop this great evaporation and to allow air to enter into the soil spaces, the farmer must act quickly if he is to save his crop.

He should roll his wheat field as soon as it will bear a team upon it, and follow this rolling immediately with a light harrowing. If he has a "weeder" he can accomplish a great deal of good by rolling over the wheat crop with this tool. If he should harrow with adjustable teeth, he should throw these teeth back at an angle of 45 degrees and harrow the field, going back and forward over the field parallel with the wheat rows. This harrowing will not stir the surface deep enough to injure the wheat roots, but will help the soil conditions greatly by preparing a surface mulch. This surface mulch will break up the water connection in the soil and effectively prevent an injurious amount of evaporation. Always follow rolling with a light harrowing.

If, however, the farmer does not have a roller, or if he does not think it wise to roll the wheat, he can help the weak wheat crop a great deal by a careful harrowing.

The tiny weak plant needs special nourishment. It should have an abundance of readily available plant food of the right kind to give it a vigorous start and maintain it in vigorous growth. Such help can be supplied by broadcasting 100 to 200 lbs. per acre of a fertilizer analyzing about three per cent. to five per cent. ammonia; six per cent. to eight per cent. phosphoric acid; and five per cent. to seven per cent. potash. This should be broadcasted or distributed on the wheat through the fertilizer attachment of the wheat drill. If the wheat drill is used, of course the disks will be left suspended so that they will not cut the young wheat plant. This fertilizer should be put on the wheat just before it is rolled. The harrowing will work it into the soil.

The above operations can be carried on even until the wheat is up 10 inches, without injury to the crop. This practice is common among European wheat growers.

If grass and clover seed is sown upon the wheat field in early spring, practice of this early cultivation will bury the seed sufficiently deep to insure good germination. The addition of available plant food in the form mentioned, will greatly increase the chances of a successful "catch of grass."

By such treatment, weak wheat will be greatly benefited and materially assisted towards a profitable yield of superior quality of grain.

The Cotton Movement.
New York, April 27.—According to the last report of the secretary of the New Orleans Cotton Exchange, the amount of cotton brought into sight during 232 days of the present season was 14,953,587 bales, an increase over the same period last year of 2,732,000 bales. The exports were 5,331,500 bales, an increase of 2,745,500 bales. The takings were by Northern spinners, 2,041,635 bales, an increase of 18,500 bales; by Southern spinners, 2,100,333 bales, an increase of 20,820 bales.

Infantry and Old Setting Hen Join Forces With Our Bank

One of our depositors, who is seven years old, and who is the proud owner of one of our little Savings Banks, writes as follows:

Dear Uncle Frank,
I got the bank book with one dollar written in it. The little bank came too. Thank you very much. I am going to set my blue hen, and when I sell her chickens I will have three more dollars to send to the bank. Your niece Dorothy

These ten cent banks open automatically after ten dimes have been inserted. They are free to all who apply to the

Bank of Commerce & Trusts

Ninth and Main Streets RICHMOND, VA.

"THE HOME FOR SAVINGS."

The One Way to Have Money Is to Save It.

The sure way to save it is by depositing your surplus funds in a responsible bank.

Why not open a Savings Account to-day and let us add interest to it twice a year?

The Central National Bank

CAPITAL, - - - - - \$250,000.00
307 EAST BROAD STREET.

Certificate of Deposit

This Bank is daily issuing Certificates of Deposit, which bear 3 per cent. interest annually. There is no better way to save your money. You know from day to day what your money is earning for you.

National Bank of Virginia

N. E. Corner Main and Ninth Streets, RICHMOND, VIRGINIA.

E. A. BARBER, J.R

Certified Public Accountant.

E. A. BARBER & CO.

ACCOUNTING, AUDITING, ORGANIZING, SYSTEMATIZING.

215 Mutual Building, Richmond, Va.

Phone Mad. 3321.

Branch, Cabell & Co

1115 E. Main St. Phone No. 41.

Members New York Stock Exchange and Chicago Board of Trade.